



Order Filed on April 19, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

NORGAARD, O'BOYLE & HANNON

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Counsel to Chapter 7 Trustee

Ilissa Churgin Hook

By: *John O'Boyle (JO – 6337)*

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Chapter 7

In re:

Case No.: 21-14561 VFP

LOIS A. McENTEE,

Debtor.

**ORDER ENFORCING CONSENT ORDER AUTHORIZING SALE OF PROPERTY
AND COMPELLING HOLDERS OF FORECLOSURE JUDGMENTS TO PRODUCE
PAYOFF STATEMENTS, OR FIXING HEARING TO DETERMINE
AMOUNTS OF CLAIMS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

DATED: April 19, 2022

A handwritten signature in black ink, reading "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Lois A. McEntee
Case No. 21-14561 VFP

THIS MATTER came to the attention of the Court upon the motion of Ilissa Churgin Hook (“Trustee”), the duly appointed Chapter 7 Trustee in the above-captioned matter, to enforce this Court’s March 18, 2022 Consent Order Authorizing the Sale of Real Property and for related relief (ECF No. 51); to determine the amounts of the claims secured by the foreclosure judgments covering the property pursuant to [Fed. R. Bankr. P. 3012\(a\)](#); and to compel the holders of the foreclosure judgments to produce payoff statements. The court has considered the submissions in support of and in opposition to the motion, and has listened to the arguments of counsel. The Court finds good cause to make the following order.

IT IS ORDERED as follows:

1. On or before April 22, 2022, US Bank National Association, Not in its Individual Capacity but Solely as Owner Trustee for VRMTG Asset Trust (“US Bank”) and JP Morgan Chase Bank (“Chase”) shall produce (or shall have produced) to the Trustee accurate and appropriate payoff statements for the foreclosure judgments they hold covering the real property known as 107 South Road, Randolph, NJ, including a per-diem interest statement and directions for payment, so the Trustee close a sale of the Property and obtain timely releases of mortgages and satisfactions of judgments. The payoff statements shall be limited to the judgment amounts, post-judgment interest, and post-judgment advances for taxes and insurance. It has been represented that Chase has provided a compliant payoff statement to the Trustee.

2. In the event that either US Bank or Chase fails to produce the payoff statement required by paragraph 1 above, or in the event that the Trustee maintains that the payoff statements provided are inaccurate, inappropriate and/or not in compliance with paragraph 1, above, the Court

shall conduct a hearing to determine the amount due on the judgments on April 26, 2022
at 10:00 AM.

3. In the event that either US Bank or Chase are required to produce payoff statements pursuant to paragraph 1, above, or the court is required to conduct a hearing as contemplated in paragraph 2 above, the allowed amount of their claims may be reduced by the fees and costs incurred by the trustee in connection with her motion, and they may be prohibited from accruing further post-judgment interests or costs on their claims.

In re:
Lois A. McEntee
Debtor

Case No. 21-14561-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db	+ Lois A. McEntee, 202 Otterhole Road., West Milford, NJ 07480-4124

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ilissa Churgin Hook	trustee@hookandfatovich.com J116@ecfbis.com
Jill Manzo	on behalf of Creditor JPMorgan Chase Bank National Association bankruptcy@fkslaw.com
John O'Boyle	on behalf of Trustee Ilissa Churgin Hook joboyale@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Steven Eisenberg	

District/off: 0312-2

User: admin

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Date Rcvd: Apr 20, 2022

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Total Noticed: 1

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William L. Pegg, Jr.

on behalf of Debtor Lois A. McEntee williamlpeggjr@gmail.com
williamlpeggjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 9